



2026 Open Enrollment FAQ's

1. When is open enrollment?

Open enrollment will be **Wednesday, October 15, 2025 (12:01 AM) through Friday, November 7, 2025 (11:59 PM)**. Changes made during open enrollment are effective January 1, 2026. Open Enrollment for 2026 will be a **passive** enrollment.

2. What is a passive benefits enrollment?

A **passive enrollment** means that you do not need to re-enroll in your medical, dental, vision, voluntary life insurance, voluntary short-term disability, voluntary accident, and voluntary critical illness plans. They will carry over for 2026. As a reminder, you can start or change your HSA deduction at any time throughout the year until open enrollment starts.

3. What happens to my health benefits if I do not make any changes?

If you do not make changes to your health benefits, your 2025 health benefit elections will remain the same for 2026.

4. Where do I go to enroll in benefits or to make changes for 2026?

To complete your enrollment or make changes, you will need to log in to PeopleSoft. Once in PeopleSoft, navigate to the Open Enrollment tile in PeopleSoft Employee Self-Service. The link to PeopleSoft is <https://hcm.indy.gov>. Please be sure to hit **“submit”** at the end of your enrollment elections. You must hit **“submit”** in PeopleSoft to enroll or make changes in coverage for 2026. The Elections Preview document will also be required for any discrepancy resolution at the start of 2026.

5. What to expect for 2026?

- a. Anthem will continue to be our medical plan vendor. The four Anthem Consumer-Driven Health Plans (CDHP) will continue to be offered. You will have the option to choose from Low, Medium, High, or Max CDHP. The IRS has made changes to the plan requirements for embedded deductible status. As a result, there has been a slight increase in the deductible for the medium plan. Please see your specific 2026 plan summary for more information on plan costs.
- b. Anthem's Live Health Online and Sydney app products will still be available for employees.
- c. A new Lifestyle Management program will be offered by Marathon Health. Additional information on this benefit will be available in the open enrollment packet.
- d. Dental plan offerings will remain the same; however, there will be a rate increase in 2026.
- e. Vision plan offerings will remain the same; however, there will be a rate increase in 2026.
- f. HSA employer contributions are remaining the same as in 2025. Please see the HSA section below for more details on IRS maximum contributions for 2026.
- g. Voluntary benefits remain with Unum. Rates for supplemental life insurance will remain the same. Rates for accident/critical illness will remain the same. Rates for voluntary short-term disability will remain the same. Rates for voluntary life for employee's spouse and child(ren) will remain the same.
- h. Lively will be our new vendor for Health Reimbursement Arrangements (HRA) and Dependent Care Flexible Spending Account (DCFSA) in 2026.



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6. What do I need if I want to make changes during the enrollment process?

You will need your PeopleSoft username and password to begin the process. You will also need the social security numbers and dates of birth for any eligible dependents enrolled on your plan or any individuals assigned as beneficiaries. Be sure to have this information before you begin the enrollment process.

7. Do I need to re-enroll in my voluntary Health Savings Account or Dependent Care Flexible Spending Account?

You will need to re-elect voluntary Health Savings Account (HSA) deductions for 2026. You will need to re-elect the Dependent Care Flexible Spending Account (DCFSA). If you do not re-elect in these spending accounts, your deduction will cease on December 31, 2025. As a reminder, you can start or change your voluntary HSA deduction at any time throughout the year but changes to the Flexible Spending contribution require a **qualifying life event** outside of open enrollment. **If you would like to make changes to your HSA contributions for 2025 during or after open enrollment, please contact benefits@indy.gov.**

8. What additional benefits do I receive by being enrolled in the Anthem Low, Medium, High, or Max CDHP?

Employer contributions to the Health Savings Account (HSA) for eligible employees, as well as access to the Marathon Health clinic. Beginning January 1, 2026 Marathon Health will also offer a new Lifestyle Management program. Enrollment in one of the Anthem plans also provides access to the Rx Savings Solutions (RxSS) tool. Refer to the open enrollment packet for additional information on RxSS and the Marathon Health Lifestyle Management program.

9. Marathon Health

Low or no-cost local health clinics are available to employees and their dependents enrolled in the Low, Medium, High, or Max CDHP. Sick visits are a \$25 copay. Prescriptions are a \$4 copay. Preventive visits and preventive prescriptions are available at no cost. The clinic can be reached at 866-434-3255. You can also download the Marathon Health mobile app to schedule from your phone.

10. Health Savings Account (HSA)

Eligible employees enrolled in a medical plan will receive up to \$1,250 employer contribution for the employee-only tier or up to \$2,500 for all other dependent tiers. In January 2026, civilian employees will receive up to \$750 for the employee-only tier or up to \$1,500 for all other dependent tiers. Wellness incentives of up to \$500 for the employee-only tier and up to \$1,000 for all other dependent tiers can be earned by completing a biometric screening through the clinic. New hires and mid-year entrants will receive pro-rated contributions. To receive the incentive during the 2026 calendar year, wellness activities must be completed between December 1, 2025 - November 30, 2026. Employees can also contribute pre-tax dollars to their HSA via payroll deduction. The 2026 IRS contribution limit for an HSA is \$4,400 for employee-only and \$8,750 for all other family tiers. This is an increase of \$100 for employee only and \$200 for all other dependent tiers. The catch-up contribution for age 55 or older is \$1,000. The IRS limit includes both employer and employee contributions.



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11. Health Reimbursement Arrangement (HRA)?

Lively will be the new HRA vendor for 2026. Active employees over 65 on Medicare who are ineligible for the HSA will receive funds in the Health Reimbursement Arrangement (HRA) account. The account is opened automatically on the employee's behalf, (upon your eligibility) and the employee does not have to enroll in this account.

12. What dental plan will be offered in 2026?

Delta Dental will continue to be our vendor. We will continue to offer a Low and High Dental plan. Please see the Delta summary for additional plan details.

13. What vision plan will be offered in 2026?

Anthem will continue to be our vendor. Members have access to the Blue View Vision Insight Network.

14. At what age does my dependent child(ren) coverage end?

Covered dependents are eligible until the end of the calendar month following their 26th birthday.

15. What life insurance plans will be offered in 2026?

Basic Life, AD&D, Voluntary Employee Life, Voluntary Life for Employee Spouse and Child, and eligible Long-Term Disability will continue to be offered through UNUM. Employees can elect to increase their voluntary life up to \$20,000 and spouse's voluntary life up to \$5,000 as a guaranteed issue with no evidence of insurability.

16. Do I need to re-enroll in my voluntary benefits?

UNUM will continue to be the plan provider for Accident, Critical Illness, and voluntary Short-Term Disability benefits. You will not need to re-enroll in these plans.

17. Can I enroll my spouse or domestic partner in our health benefits plan?

Spouses and domestic partners are only eligible to enroll in medical coverage if they meet the eligibility definitions. Eligibility Definition: A spouse/domestic partner who has group medical coverage available through their employer, where at least 50% of the monthly premium is paid by their employer, is not eligible to enroll in the City/County medical plans. For an employee whose spouse/domestic partner is still eligible, an electronic affidavit will be completed during the online enrollment process. The exclusion does not apply to a City or County employee who is a spouse/domestic partner to a city or county employee.

18. Who do I contact for questions or additional assistance?

City of Indianapolis Marion County Benefits Team 317-327-5211 or benefits@indy.gov

Javonda Freeman 317-660-7987 or jfreeman@LHDbenefits.com

Doug McCollom 317-660-7989 or dmccollom@LHDbenefits.com